

FIG. 1

FIG 2

A =	For a Company to receive a StockGrade of "A", it must have a one year annualized rate of return reflecting monthly price appreciation plus reinvestment of monthly dividends and the compounding effect of dividends paid on reinvested dividends greater than or equal to 20%. The company must have also met all the requirements as specified in grades B+, B, B-, C+, C & C-. (See criteria for B+, B, B-, C+, C, & C-).
B+ =	For a Company to receive a StockGrade of "B", it must have a five year total return which is greater than the 5 year total return for the S & P 500 index. The company must have also met all the requirements as specified in grades B, B-, C+, C, & C-. (See criteria for B, B-, C+, C and C-).
B =	For a Company to receive a StockGrade of "B", it must have a five year average annual sales growth rate greater than or equal to 5%. The company must have also met all the requirements as specified in grades B-, C+, C & C-. (See criteria for B-, C+, C and C-).
B- =	In order to receive a StockGrade of "B-", a company must have \$5 million in pretax income & \$100 million in sales. The company must have also met all the requirements as specified in grades C+, C & C-. (See criteria for C+, C and C-).
C+ =	5 year average EPS annual growth rate greater than or equal to 10%. The company must have also met all the requirements as specified in grades C and C-. (See criteria for C and C-).
C =	Two years of earnings increase, year over year positive and increasing earnings. The company must have also met all the requirements as specified in grade C-. (See criteria for C-).

C- =	Was profitable in the most recent fiscal year. The company must have also have filed financials for the two most recent years.
D =	The company lost money in the most recent fiscal year.
F =	Company failed to make financial data available for analysis and did not file anything with the Securities and Exchange Commission or the company is in bankruptcy proceedings.

FOSTER CHS 660

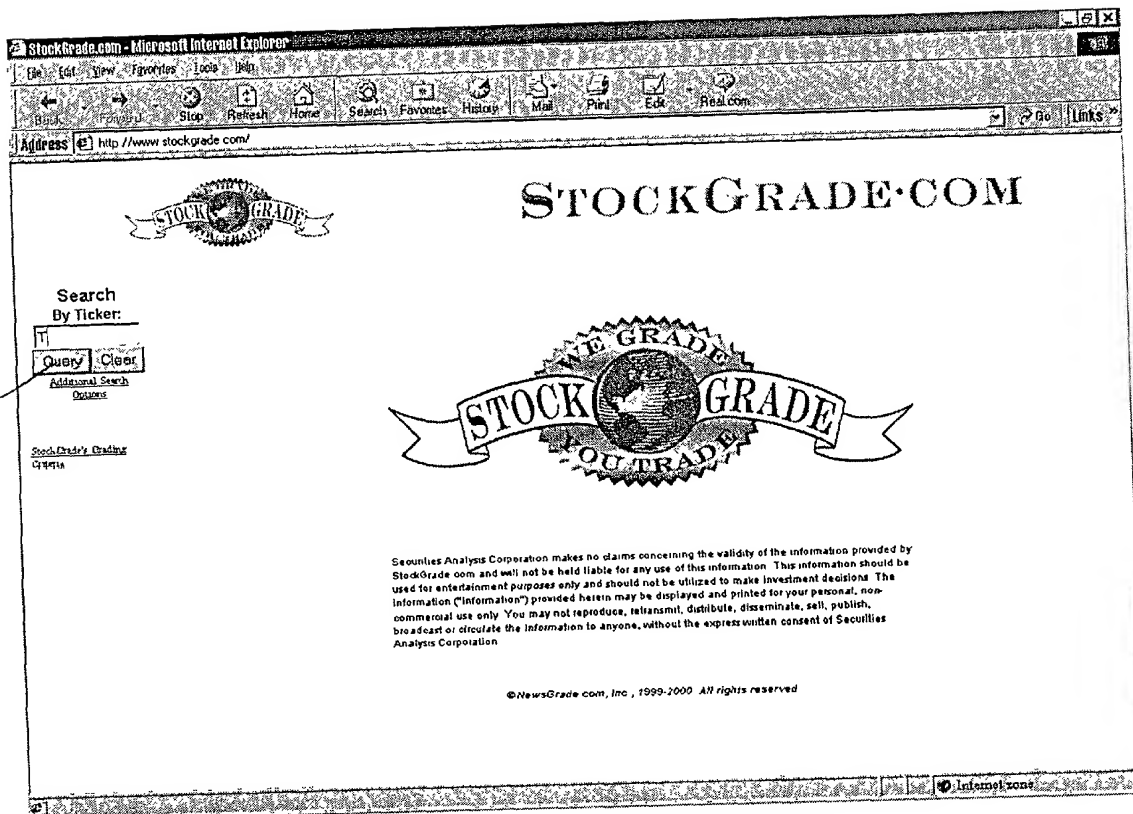


FIG. 3

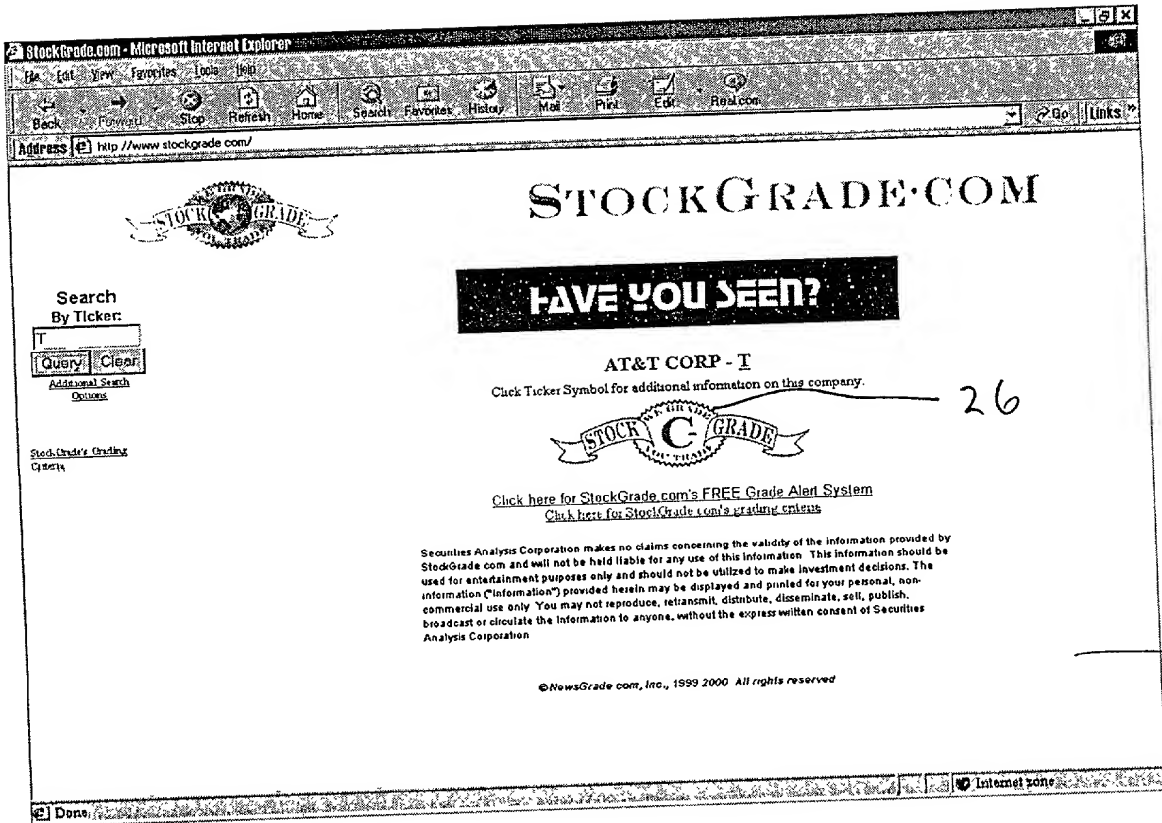


FIG. 4